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From: Kathy Haff Lineker [mailto:catrionn@yahoo.com]

Sent: Thursday, June 29, 2006 12:31 PM

To: Public Hearing

Subject: I oppose the Bank of Wal-Mart

Dear Ms. Bair,

In your new job with the FDIC, I am urging you to oppose the formation of a bank by Wal-Mart.

A bank owned by the largest corporation in the world would create a dangerous concentration of commercial and financial power.

A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

Please remember that any institution, once it becomes a large monopoly, is more of a threat to democracy and capitalism than a help.